UNITED WAY QUAD CITIES - FY 2026-2028

COMMUNITY IMPACT AGENDA

Education Financial Security Health

Published October 2024

EXECUTIVE SUMMARY
RISE UNITED 2030

United Way Quad Cities (UWQC) is working to build a future in which all Quad Citians have the opportunity and access to thrive. We collaborated with a broad spectrum of community partners to develop our Rise United 2030 goals, a set of 10-year metrics to drive transformative change and advance opportunities in the areas of Education, Financial Security, and Health in Scott and Rock Island counties. To drive progress in the Quad Cities by 2030, UWQC will focus on three key levers, Education, Financial Security, and Health, and approach them as overlapping, interconnected issues. We know that children who have quality early care and education are more likely to be prepared for school, and kids who enter school ready to learn are more likely to be "reading to learn" by third grade. Students who read proficiently are more likely to graduate from high school ready for college or career and living-wage jobs, allowing them to save for the future and cover health care costs – leading to success in school and life for their own children.

INCREASE TO **80%**

the number of students reading on grade level by 3rd grade.

CURRENT: 58%

INCREASE TO **86%**

the number of young adults earning living wages, adding $116M in wages per year to the economy

CURRENT: 71%

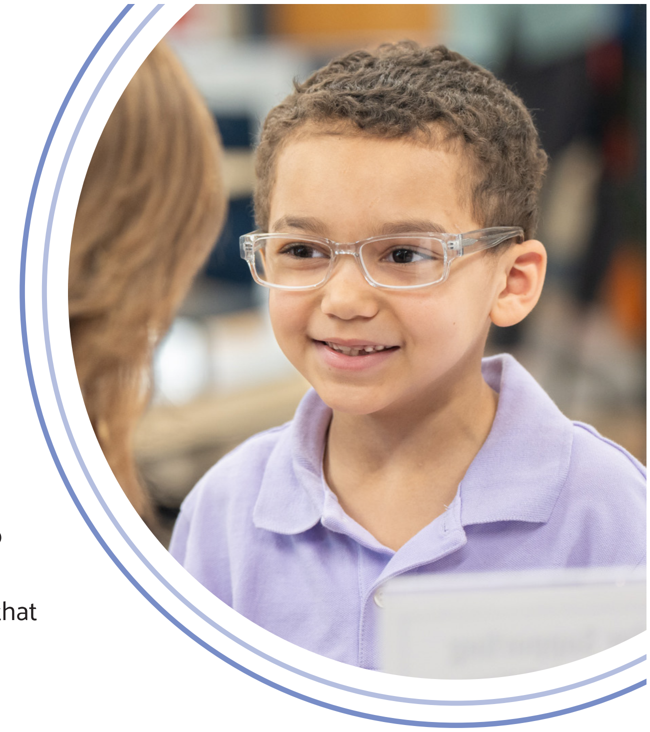
INCREASE TO **95%**

the percent of Quad Citians reporting having routine health care.

CURRENT: 74%

While the Rise United 2030 outcome goals are straightforward, we understand that addressing systemic issues requires a multifaceted approach. There are various influences and barriers that need to be addressed to drive change. In addition to developing direct measures to track progress, we have identified specific indicators that can impact progress on individual goals as well as cross-cutting indicators that affect multiple goals. These indicators are tracked at the community level using existing data resources like the U.S. Census, ALICE, MIT, and more. We also leverage United Way Quad Cities' Educational Data Exchange housed at St. Ambrose University, our primary data evaluation partner, and our UWQC Expert Data Research team who aggregates and analyzes the data and existing studies, including the common measures reported by grantees to show the results of their work. By combining these indicators, we can demonstrate the overall impact of our efforts in the community. These shared community goals are interconnected and interdependent. By strengthening Education, Financial Security, and Health together, we can create lasting change for all Quad Citians.

IMPACT AREA INVESTMENTS
EDUCATION



The Education impact area has a focus on closing achievement gaps among disadvantaged children and students.

INVESTMENT PRIORITY OUTCOMES

- Children have access to high-quality early learning environments that set the stage for lifelong success.
- Kids enter kindergarten ready to learn and thrive.
- Young people are reading on grade level, a critical milestone for academic success.
- Strengthened foundational math skills of middle school students to support long-term academic achievement.
- Students have improved attendance rates to ensure consistent learning opportunities.
- High school students are connected to educational and/or career paths preparing them to graduate ready to succeed in college or career.
- Seniors achieve higher graduation rates, ensuring they reach this important milestone prepared for future success.

INVESTMENT PRIORITY INDICATORS

These investment priority indicators measure our community's collective progress towards achieving our Rise United 2030 goals.

- % Kindergarten Readiness
- % 3rd grade reading proficiency
- % 8th grade reading proficiency
- % High School Graduation
- # Quality Rated Child Care Centers
- % 8th grade math proficiency
- % Chronic Absenteeism

EDUCATION

KINDERGARTEN READINESS

ISSUE: Children are unprepared for kindergarten, impacting their early learning and development.

Eighty percent of a child's brain development happens before they turn three. For every $1 invested in early childhood, the economy sees a return of $4 to $16 (Heckman).

Preschool is crucial for reducing academic and health disparities, yet less than half of Quad Cities children aged 3 to 4 are enrolled. Access to early childhood education is becoming more challenging for families in our community. Between 2018 and 2023, the cost of child care rose by more than 15%.

In the Quad Cities, there are 23,157 children under the age of 6, with over 3,000 starting kindergarten this year. Unfortunately, one in three of these children had little to no exposure to early childhood development programs or quality preschool.

The result? More than 1,000 of our 5-6-year-olds likely began school already behind.

ROOT CAUSES

- Poverty
- Inequitable access to quality early childhood education
- Affordability of child care
- Parent education and engagement
- Language and literacy development
- High turnover of child care professionals
- Lack of community awareness on education value

INDICATORS

- % Kindergarten readiness
- # Quality rated child care centers

Kindergarten Readiness

CURRENT	2027 GOAL
53%	55%

STRATEGIES

1.1 Increase and maintain the number of quality early child care slots with priority for children ages 0-5.

1.2 Invest in professional development and training for early childhood professionals.

1.3 Provide parents/guardians with tools and resources to increase knowledge and understanding of age-appropriate developmental milestones and/or parenting practices.

1.4 Provide programs that develop confidence, literacy and social-emotional support to children ages 0-5 to prepare children for kindergarten.

EDUCATION

READING & MATH

ISSUE: Students proficient in reading & math are more likely to be successful, but many students are falling behind.

In the Quad Cities:

- Only 58% of third-graders read at grade level.
- Just 30% of eighth grade students are proficient in math.
- The Quad Cities has 106 public schools serving over 44,000 students; 83 of these schools (78%) are Title I schools needing more support for at-risk youth.
- Despite receiving additional federal funding, 21,900 low-income students still lack essential educational and wraparound resources.
- In disadvantaged neighborhoods, there is only one age-appropriate book for every 300 children, compared to 13 books per child in higher-income areas.
- Students in low-income neighborhoods have less access to rigorous math content and tutoring support, which widens the achievement gap.

INDICATORS

- % Third grade reading proficiency
- % Eighth grade math proficiency

STRATEGIES

2.1 Provide evidence-based reading and/or math programs for children.

2.2 Provide programming to alleviate the summer learning slide in reading and/or math

2.3 Provide out-of-school time STEAM-specific events and activities.

2.4 Implement programs and activities that ensure a smooth and successful transition into and out of middle school, helping students build the skills and confidence needed for academic and social success.

ROOT CAUSES

- Ongoing student mobility
- Low attendance leading to missed instruction time
- Access to out of school programs
- Lack of exposure to quality early childhood programs
- Lack of parent engagement
- Poverty

Third Graders Reading on Grade Level

CURRENT	2027 GOAL
56%	63%

Eighth Grade Math Proficiency

CURRENT	2027 GOAL
61%	65%

EDUCATION

CHRONIC ABSENTEEISM

ISSUE: Students who miss 10% or more of school are at serious risk of falling behind.

In the Quad Cities: 29% of middle schoolers are chronically absent.

Last year, 2,900 middle school students in the Quad Cities missed over 30,000 days of school, equating to over 180,000 hours of lost instruction.

Barriers such as poor health, limited transportation, and safety concerns–especially in disadvantaged communities–contribute to this issue.

Research shows that experiencing chronic absenteeism even once between 8th and 12th grade increases the likelihood of dropping out of high school by seven times (U.S. Department of Education).

INDICATORS

- % chronic absenteeism

STRATEGIES

3.1 Provide programs/activities designed to promote learning, positive social-emotional wellness and reduce absenteeism.

3.2 Remove barriers that prevent students from attending school on a regular basis.

ROOT CAUSES

- Excess student mobility
- Family instability
- Transportation challenges
- Poverty
- Parental involvement
- Academic struggles
- Mental health issues
- Access to out of school tutoring

EDUCATION

COLLEGE & CAREER READINESS

ISSUE: Students who are not prepared for college or the workforce are less likely to be successful.

In the Quad Cities:

- 81% of high school students graduate
- 50% of high school students enroll in post-secondary education the first year after graduating high school
- 42% of Quad Citians have earned a post-secondary degree

Students need to be adequately prepared for post-secondary education and the workforce. When students enter college or apprenticeships unprepared, they can spend thousands of dollars on remedial, non-credit-bearing coursework just to catch up. Being prepared for postsecondary education or training results in better job opportunities, careers that provide sustainable wages and pathways to advancement, and greater social and emotional well-being (Kaiser Permanente).

ROOT CAUSES

- Insufficient exposure to post-secondary opportunities
- Low attendance leading to missed instruction time
- Access to prep programs, internships, extracurricular activities
- Deficiencies in early education can lead to gaps in skills like reading, math
- Poverty
- Discrimination

INDICATORS

- % High school graduation
- % College & career ready

STRATEGIES

4.1 Provide opportunities and support to ensure students graduate from high school.

4.2 Increase opportunities for students to gain career exploration activities and awareness.

4.3 Provide support to students to increase their access and readiness to pursue post-secondary education.

High School Graduation

CURRENT	2027 GOAL
81%	84%

Post-Secondary Enrollment

CURRENT	2027 GOAL
50%	59%

Post-Secondary Completion

CURRENT	2027 GOAL
43%	45%

IMPACT AREA INVESTMENTS

FINANCIAL SECURITY

The Financial Security impact area is focused on helping disadvantaged individuals and families meet their basic needs, achieve economic stability, and increase the number of people earning a living wage, reducing debt, and building savings.

INVESTMENT PRIORITY OUTCOMES

- Adults and families achieve economic stability.
- Individuals and families live in safe, stable, and thriving environments.
- Underskilled and unemployed workers receive job training and education that empower them to build resilience and reach their full potential.

INVESTMENT PRIORITY INDICATORS

These investment priority indicators measure our community's collective progress towards achieving our Rise United 2030 goals.

- % Postsecondary Enrollment
- % Adults with postsecondary credentials or degrees
- Poverty Rate
- % Access to affordable housing
- % Postsecondary Completion
- % Adults earning a living wage
- ALICE

FINANCIAL SECURITY

EMPLOYMENT & CAREER PATHWAYS

ISSUE: Quad Citians work, but many struggle to make ends meet.

According to the most conservative estimate, a family of four in the Quad Cities needs to earn approximately $67,000 to make ends meet. A family of four with two children in child care needs to earn approximately $78,000 – nearly three times the poverty level of $27,750.

Based on this data, we estimate about 115,000 people (1 in 3 people) in the Quad Cities are struggling to make ends meet. Of this, less than 43,000 are living in poverty – meaning the vast majority are caught in the gap between economic self-sufficiency and the federal poverty line. A majority of these individuals are working, yet can't make ends meet. Only 3% of the Quad Cities labor force is unemployed (U.S. Census Bureau).

By 2030, 72% of jobs will require postsecondary education and training. Adults with an Associate's or Bachelor's degree earn an average of $442,000 – $1,051,000 more over their 40-year career than someone with just a high school diploma (The Commit Partnership of Dallas County).

INDICATORS

- % Postsecondary Enrollment
- % Postsecondary Completion
- % Adults with postsecondary credentials or degrees
- % Adults earning a living wage

STRATEGIES

5.1 Equip people with the skills and supports needed to get and keep quality jobs.

5.2 Expand education and workforce development for in-demand career pathways, including stipends and/or paid work experiences.

ROOT CAUSES

- Access to quality education and job training
- Lack of career counseling, job placement services or financial literacy
- Job market prevalence of low-wage jobs
- Cost of living increases
- Lack of transportation, affordable child care
- Limited career pathways with in-demand industries
- Racial and gender bias

Living Wage Job Attainment

CURRENT	2027 GOAL
61%	69%

Post-Secondary Enrollment

CURRENT	2027 GOAL
50%	59%

Post-Secondary Completion

CURRENT	2027 GOAL
43%	45%

FINANCIAL SECURITY

FINANCIAL LITERACY

ISSUE: Financial health in the QC is lagging. The average credit score in the QC is 708, which is 12 points below the national figure

In the Quad Cities, the poverty rate of 13.4% is higher than the U.S. poverty rate of 12.5%. Poverty has been on a fairly steady decline nationally over the past 10 years, but has increased in the Quad Cities during the same timeframe. 116,180 Quad Citians are caught in the gap – living over the poverty line but unable to make ends meet.

Studies show financial literacy significantly reduces poverty. When families gain financial knowledge and access to financial resources, their behavior and attitude change, empowering them to make sustainable decisions with their money that set them up for future financial stability (Wang, Caeo, & Huang, 2022).

INDICATORS

- % Adults earning a living wage
- % Poverty rate

STRATEGIES

6.1 Provide access to financial coaching for adults to build towards financial security.

6.2 Provide financial literacy programs for youth to build towards financial security.

ROOT CAUSES

- Lack of access to financial literacy programs
- High levels of debt
- Insufficient education and job skills
- Generational poverty
- Unemployment / Underemployment
- High cost of living
- Lack of credit
- Insufficient savings
- Health challenges
- Cultural differences

FINANCIAL SECURITY

HOMELESSNESS PREVENTION & AFFORDABLE HOUSING

ISSUE: Critical shortage of affordable housing options.

Over the past 5 years, housing costs in the Quad Cities have been on the rise, putting many families at risk of homelessness and financial instability. The median monthly housing costs in our region have risen by 15% in the past 5 years, with costs increasing more rapidly in recent years.

The entire nation is experiencing a shortage of affordable housing, especially amongst the lowest-income renters. Currently, no state has an adequate supply of affordable rental housing for the lowest-income renters. In the Quad Cities, there are only 4 available rental homes for every 10 extremely low-income renter households.

The Department of Housing and Urban Development defines "affordable housing" as housing on which the occupant is paying no more than 30% of their gross income for housing costs. In the Quad Cities, 67% of households spend more than 30% of their income on housing, with significant racial and ethnic disparities.

INDICATORS

- % Access to affordable housing

STRATEGIES

7.1 Provide emergency housing shelter.

7.2 Provide supports needed to keep people in safe, affordable, stable housing.

ROOT CAUSES

- Rising housing costs
- Insufficient supply of affordable housing
- Gentrification
- Economic disparities
- Lack of public investment
- Wages not kept up with cost of living
- Substance abuse
- Domestic violence
- Underemployment/Unemployment
- Inequitable housing practices like Redlining

IMPACT AREA INVESTMENTS
HEALTH

The Health impact area is dedicated to improving health and well-being by breaking down racial, economic and other barriers to mental health care, particularly for youth, and ensuring availability of nutritious food.

INVESTMENT PRIORITY OUTCOMES

- Children and youth develop strong mental health, providing a solid foundation for their growth, development, and future success.
- Individuals and families experience improved mental well-being and are supported in preventing substance abuse, fostering a healthier, more resilient community across all age groups.
- Residents of all ages have consistent access to nutritious food, reducing food insecurity and supporting both their physical and mental health.

INVESTMENT PRIORITY INDICATORS

These investment priority indicators measure our community's collective progress towards achieving our Rise United 2030 goals.

- % Quad Citians reporting good, very good or excellent mental health
- % Children (age 5-17) with good, very good or excellent mental health
- % Households experiencing food insecurity

HEALTH

MENTAL HEALTH

ISSUE: Lack of affordable and accessible mental health services.

In the Quad Cities, the percentage of people with poor mental health status has been on the rise, practically doubling between 2015 and 2021 amongst both adults (12% to 23%) and children (8% to 17%).

30% of Quad Citians have difficulty accessing mental health services. There is only about 1 mental health provider in the Quad Cities for every 1,000 residents, and 1 in 10 Quad Citians report having difficulty accessing care when needed. Vulnerable populations have an even more difficult time obtaining mental health services, particularly lower income and Hispanic populations.

INDICATORS

- % Quad Citians reporting good, very good or excellent mental health.
- % Children (age 5-17) with good, very good or excellent mental health.

STRATEGIES

8.1 Expand access to mental health, substance abuse, family violence and trauma services.

8.2 Provide access to out-of-school programs that address mental health support.

ROOT CAUSES

- Limited access to affordable mental health care
- Insufficient number of mental health providers
- Stigma and cultural factors
- Geographical barriers
- Shortage of trained professionals
- Insurance limitations
- Lack of awareness about mental health issues and available services
- Inequitable health policies

HEALTH

NUTRITION & FOOD SECURITY

ISSUE: Limited access to nutritious and affordable food.

25.2% of Quad Citians surveyed in the 2021 Community Health Assessment are food insecure. 15.2% of Quad Citians are considered to live in a food desert (Food Rescue Project).

In 2022, food prices increased by 10%, faster than in any year since 1979 (USDA).

In the Quad Cities, the average meal costs $4.05, putting healthy meals out of reach for many struggling families and leaving them to make decisions between things like food and getting needed medication.

An additional $28,949,000 would be required to meet the food needs of just our region alone (Feeding America).

ROOT CAUSES

- Affordability of healthy food
- Food deserts
- Poverty
- Rising food costs
- Transportation
- Unemployment / Underemployment
- Inequitable policies and regulation

Organizations like food banks and food pantries can alleviate food insecurity, with one local food bank reporting that a donation of just $1 covers the cost of 5 meals. However, food banks alone cannot solve food insecurity and are even at risk.

In 2022, NPR reported that food banks faced a decrease in donations and increase in demand due to high food prices and inflation. Healthy, accessible, and affordable food is needed now more than ever with 1 in 3 Quad Citians not being able to make ends meet.

INDICATORS

- % Households experiencing food insecurity.

STRATEGIES

9.1 Increase availability and remove barriers to accessing nutritious food.

APPENDIX A

FUNDING PRIORITIES/OUTCOMES

EDUCATION IMPACT AREA

1. KINDERGARTEN READINESS

Strategy	Outcome
1.1 Increase and maintain the number of quality early child care slots with priority for children ages 0-5.	Number/percent of children who gain access to quality early learning environments that ensure school readiness.
1.2 Invest in professional development and training for early childhood professionals.	Number/percent of early childhood educators completing certifications, continued education credits, and/or professional development opportunities.
1.3 Provide parents/guardians with tools and resources to increase knowledge and understanding of age-appropriate developmental milestones and/or parenting practices.	Number/percent of parents/guardians who demonstrate understanding of child development milestones and/or parenting practices.
1.4 Provide programs that develop confidence, literacy and social-emotional support to children ages 0-5 to prepare children for kindergarten.	Number/percent of children who show an improvement in social/emotional and/or literacy skills.

2. READING & MATH

Strategy	Outcome
2.1: Provide evidence-based reading and/or math programs for children.	Number/percent of students who show improvement in reading proficiency. Number/percent of students who show improvement in math proficiency.
2.2: Provide programming to alleviate the summer learning slide in reading and/or math.	Number/percent of students who maintain or improve their academic skills in reading over the summer months. Number/percent of students who maintain or improve their academic skills in math over the summer months.
2.3: Provide out-of-school time STEAM-specific events and activities.	Number/percent of students who increase STEAM-specific content knowledge.
2.4: Implement programs and activities that ensure a smooth and successful transition into and out of middle school, help students build the skills and confidence needed for academic and social success	Number/percent of students involved in 1 or more extracurricular activity.

3. CHRONIC ABSENTEEISM

Strategy	Outcome
3.1: Provide programs/activities designed to promote learning, positive social-emotional wellness and reduce absenteeism.	Number/percent of students who were chronically absent (10% or more of school days) who improve their attendance. Number/percent of students who participate in extra-curricular activities.
3.2: Remove barriers that prevent students from attending school on a regular basis.	Number/percent of students who were chronically absent (10% or more of school days) who improve their attendance.

4. COLLEGE & CAREER READINESS

Strategy	Outcome
4.1: Provide opportunities and support to ensure students graduate from high school.	Number/percent of high school students on track to graduate on time.
4.2: Increase opportunities for students to gain career exploration activities and awareness.	Number/percent of students demonstrating increased awareness of and/or interest in a specific career pathway. Number/percent of students who participate in career exploration activities.
4.3: Provide support to students to increase their access and readiness to pursue post-secondary education.	Number/percent of students who graduate college-ready with postsecondary goals and a plan for pursuing those goals. Number/percent of students that experience improved access to post-secondary opportunities. Number/percent of students who take college-level/post-secondary courses, career or tech education.

FINANCIAL SECURITY IMPACT AREA

5. EMPLOYMENT & CAREER PATHWAYS

Strategy	Outcome
5.1: Equip people with the skills and supports needed to get and keep quality jobs.	Number/percent of individuals served who earn their GED or HiSET. Number/percent of individuals served who earn a post-secondary degree, certification, or credential.
5.2: Expand education and workforce development for in-demand career pathways including stipends and/or paid work experiences.	Number/percent of unemployed and/or under-employed individuals who enroll in an accredited adult education program. Number/percent of individuals served who have job retention of at least 6 months.

6. FINANCIAL LITERACY

Strategy	Outcome
6.1: Provide access to financial coaching for adults to build towards financial security.	Number/percent of participants who develop and regularly maintain personal or household budgets, tracking income and expenses. Number/percent of participants who demonstrate an increase in their savings contributions, whether in emergency funds, retirement accounts, or other savings vehicles. Number/percent of participants who show improvement in managing debt, including paying down credit card balances and loans more effectively.
6.2: Provide financial literacy programs for youth to build towards financial security.	Number/percent of youth that increase financial knowledge and skills.

7. HOMELESSNESS PREVENTION & AFFORDABLE HOUSING

Strategy	Outcome
7.1: Provide emergency housing shelter.	Number of individuals or families who use emergency housing/shelter.
7.2: Provide supports needed to keep people in safe, affordable, stable housing.	Number/percent of individuals or families who maintain stable housing for a minimum of 1 year.

HEALTH IMPACT AREA

8. MENTAL HEALTH

Strategy	Outcome
8.1: Expand access to mental health, substance abuse, family violence and trauma services.	Number/Percent of youth (0-17 years old) with improved well-being and functioning. Number/Percent of adults (18 years old and older) with improved well-being and functioning. Number/percent of youth and adults who are able to live in a safe environment where trauma is minimized.
8.2: Provide access to out-of-school programs that address mental health support.	Number/percent of students with reduced disciplinary/ behavior referrals.

9. NUTRITION & FOOD SECURITY

Strategy	Outcome
9.1: Increase availability and remove barriers to accessing nutritious food.	Number of individuals using food pantries. Number of meals served. Number of pounds of healthy food distributed.